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and Adrian George Tedeschi  
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10 UNITED STATES BANKRUPTCY COURT  
11 NORTHERN DISTRICT OF CALIFORNIA  
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15 In re: Case No.: 10-12372  
16 LYZA CHAVEZ Chapter 13  
17 Debtor DATE: December 20, 2010  
18 \_\_\_\_\_/ TIME: 10:00 a.m.  
COURT: Santa Rosa

19 **DECLARATION OF VERONICA A. TEDESCHI IN SUPPORT OF**  
20 **OBJECTION TO CONFIRMATION AND LIEN AVOIDANCE**

21 I, Veronica Tedeschi, declare:

22 1. My son, Adrian George Tedeschi, and I, are the holders of  
23 the Debtor's promissory note and deed of trust described herein.  
24 I have been in charge of collecting all payments required to be  
25 made under the terms of the loan to the Debtor. I have personal  
26 knowledge of the matters contained herein.

27 2. My son and I are the beneficiaries of a first deed of  
28 trust encumbering the Debtor's real property located at 16095

1 Spruce Grove Road, Middletown, California, hereafter the "subject  
2 property". This deed of trust secures an indebtedness in the  
3 original principal amount of \$200,000, as evidenced by the Debtor's  
4 note dated August 26, 2005. Monthly, interest only payments were  
5 in the amount of \$1,833.33. The note is due and payable in full at  
6 this time. True and correct copies of the note and deed of trust  
7 are attached to the proof of claim that we filed herein on  
8 September 9, 2010, as Claim No. 9-1.

9 3. Prior to the commencement of the case the Debtor defaulted  
10 in making payments under the note. As a result, we have commenced  
11 foreclosure by filing a NOD and then a Notice of Sale. This case  
12 was filed immediately prior to the sale date.

13 4. As of the date of the commencement of this case, the total  
14 amount due and owing under the aforementioned note and deed of  
15 trust, was \$237,359.33, the components of which sum are itemized in  
16 the proof of claim. Additional interest has accrued since the  
17 filing of this case on July 27, 2010, and the Debtor has made  
18 three, interest-only adequate protection payments. Since the case  
19 was filed I have incurred attorney's fees and costs, including the  
20 fees of an appraiser. As of December 20, 2010, the amount owed  
21 will have increased to the sum of \$244,804.33, which includes  
22 principal, interest, attorney's fees, appraiser's fees, and  
23 foreclosure charges.

24 5. Interest will continue to accrue following December 20,  
25 2010, and I anticipate that I will incur further attorney's fees,  
26 and costs, including additional foreclosure charges.

27 6. In March, 2080, the Debtor listed the property for sale  
28 with a broker and it was listed in the Lake County MLS at \$499,000.

1 I declare under penalty of perjury that the foregoing is true  
2 and correct to the best of my knowledge, information and belief.

3 Dated: December 14, 2010

4 /s/ Veronica A. Tedeschi  
5 Veronica A. Tedeschi  
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